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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/082,171	
	Filing Date	February 25, 2002	
	First Named Inventor	Cichon, et al.	
	Group Art Unit	2164	
	Examiner Name	TBA	
Total Number of Pages in This Submission	2	Attorney Docket Number	40655.7200

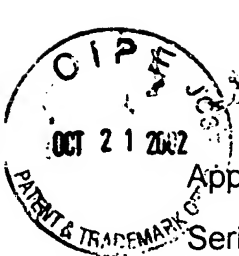
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Date	10/9/02

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Applicant(s): Cichon, et al.

Serial No.: 10/082,171

Filed: February 25, 2002

Docket No.: 40655.7200

Confirmation No.: 8691

Group Art Unit: 2164

Examiner: TBA

TITLE: METHOD AND APPARATUS FOR PROVIDING PRE-EXISTING AND PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE ACCOUNT

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012850, Frame 0015, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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Date: _____

23 Sept 2002